

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Charles E. Schuchman  
Debtor

Case No. 18-02904-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: MMchugh  
Form ID: 318

Page 1 of 2  
Total Noticed: 36

Date Rcvd: Oct 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2018.

db  
5083541 +Charles E. Schuchman, 670 Stouffer Ave, Chambersburg, PA 17201-2877  
5083545 +American Coradius International, 35A Rust Lane, Boerne, TX 78006-8202  
5083548 +BillMeLater, P O Box 105658, Atlanta, GA 30348-5658  
5083549 +CenturyLink, C/O Enhanced Recovery Co, P O Box 1967, Southgate, MI 48195-0967  
5083553 +Chambersburg Hospital, 760 E Washington St, Chambersburg, PA 17201-2751  
+Dymond Concrete Products, C/O Valley Credit Service, 12803 Oak Hill Ave,  
Hagerstown, MD 21742-2919  
5083555 +EOS CCA, 700 Longwater Dr, Norwell, MA 02061-1624  
5083554 +Enterprise Car Rental, 6 Vista Brook Ln, Saint Louis, MO 63124-1537  
5083557 +Erie Insurance Exchange, C/O RMS, 77 Hartland St., Ste 401, East Hartford, CT 06108-3253  
5083558 +GE Capital/Debt Consolidation, P O Box 981400, El Paso, TX 79998-1400  
5083562 +KML Law Group PC, 701 Market St, Ste 5000, Philadelphia, PA 19106-1541  
5083561 +Kirk W Davis DPM, 601 Wayne Ave, Chambersburg, PA 17201-3805  
5083565 +Mariner Finance LLC, Diana Holland, 8211 Town Center Dr, Nottingham, MD 21236-5904  
5083567 +Pinnacle Health Cardiovascular Inst, 1000 North Front St, Lemoyne, PA 17043-1034  
5083570 +Progressive Insurance, C/O Caine & Weiner, P O Box 5010, Woodland Hills, CA 91365-5010  
5083573 +Shank's Lawn Equipment LLC, 4900 Molly Pitcher Hwy, Chambersburg, PA 17202-8198

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5083543 +E-mail/Text: Supportservices@receivablesperformance.com Oct 26 2018 19:13:01 AT&T,  
C/O Receivables Performance, 20816 44th Ave West, Lynnwood, WA 98036-7744  
5083542 +EDI: AMEREXP.COM Oct 26 2018 23:13:00 American Express, P O Box 981535,  
El Paso, TX 79998-1535  
5083544 +EDI: TSYS2.COM Oct 26 2018 23:13:00 Barclays Bank Delaware, P O Box 8803,  
Wilmington, DE 19899-8803  
5083546 +EDI: RESURGENT.COM Oct 26 2018 23:13:00 CACH LLC, 370 17th St, Ste 5000,  
Denver, CO 80202-5616  
5083547 +EDI: CAPITALONE.COM Oct 26 2018 23:13:00 Capital One Bank USA NA, P O Box 30281,  
Salt Lake City, UT 84130-0281  
5083550 +E-mail/Text: bknotice@ercbpo.com Oct 26 2018 19:12:54 Comcast Communications,  
C/O Enhanced Recovery, P O Box 57547, Jacksonville, FL 32241-7547  
5083551 +EDI: CRESCENTBANK.COM Oct 26 2018 23:13:00 Crescent Bank and Trust, 5401 Jefferson Hwy,  
Ste D, New Orleans, LA 70123-4232  
5083552 +EDI: TSYS2.COM Oct 26 2018 23:13:00 DSNB/Macys, P O Box 8218, Mason, OH 45040-8218  
5083556 +E-mail/Text: bankruptcy@erieinsurance.com Oct 26 2018 19:13:02 Erie Insurance,  
100 Erie Insurance Place, Erie, PA 16530-9000  
5083559 +EDI: RMSC.COM Oct 26 2018 23:13:00 GEMB/Lowes, P O Box 965005, Orlando, FL 32896-5005  
5083560 +EDI: IRS.COM Oct 26 2018 23:13:00 Internal Revenue Service, Insolvency Admin,  
P O Box 7346, Philadelphia, PA 19101-7346  
5083563 +EDI: IIC9.COM Oct 26 2018 23:13:00 Lincoln Way Animal Hospital,  
C/O I C Systems Collections, P O Box 64378, Saint Paul, MN 55164-0378  
5083564 +E-mail/Text: camanagement@mtb.com Oct 26 2018 19:12:46 M&T Bank, P O Box 900,  
Millsboro, DE 19966  
5083566 +E-mail/Text: Bankruptcies@nragroup.com Oct 26 2018 19:13:04 National Recovery Agency,  
P O Box 67015, Harrisburg, PA 17106-7015  
5083569 +EDI: PRA.COM Oct 26 2018 23:13:00 Portfolio Recovery, 120 Corporate Blvd,  
Norfolk, VA 23502  
5083869 +EDI: PRA.COM Oct 26 2018 23:13:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5083568 +EDI: PRA.COM Oct 26 2018 23:13:00 Portfolio Recoveries Assoc, 120 Corporate Blvd,  
Norfolk, VA 23502-4952  
5083571 +E-mail/Text: bky@americanprofit.net Oct 26 2018 19:12:58 Scotts Lawn Service,  
C/O American Profit recovery, 34405 W 12 Mile Rd., Ste 379, Farmington, MI 48331-5608  
5083572 +EDI: SEARS.COM Oct 26 2018 23:13:00 Sears/CBNA, P O Box 6282,  
Sioux Falls, SD 57117-6282  
5083574 +EDI: WFFC.COM Oct 26 2018 23:13:00 WF Financial Cards, CSCL DSP TM MAC N8235-04M,  
P O Box 14517, Des Moines, IA 50306-3517

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 28, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com  
Michael John Csonka on behalf of Debtor 1 Charles E. Schuchman office@csonkalaw.com,  
kwhitsel@csonkalaw.com;r48114@notify.bestcase.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **Charles E. Schuchman**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1132**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

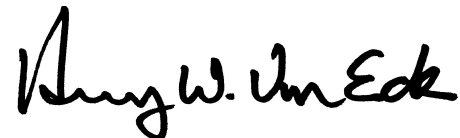
EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:18-bk-02904-HWV****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Charles E. Schuchman

**By the  
court:**Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

October 26, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**